Delta Dental Individual & Family™

DPO
Preferred Plan for Families





Your dentist, your choice

Save out of pocket on the care you need



Is a Delta Dental DPO plan right for me?

Delta Dental DPO plans are great if you like to have plenty of options when it comes to your care. With access to the largest network in the country¹, Delta Dental DPO plans let you:

- Choose any dentist, though you'll save the most at a Delta Dental DPO dentist.
- See specialists without referrals.
- Stay on top of your oral health with low cost or covered exams and cleanings.

Underwriter

Delta Dental Insurance Company P.O. Box 660138 Dallas, TX 75266-0138 Claims and Correspondence P.O. Box 1809 Alpharetta, GA 30023 Customer Service 888-857-0314 deltadentalins.com

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How does Delta Dental DPO work?



Delta Dental DPO is a dental insurance plan that helps you pay for covered dental services. After you meet your annual deductible (a set dollar amount you pay out of pocket), Delta Dental will pay a portion of your bill (up to your annual maximum).² You won't need an ID card to get care. Just give your information to your dentist and they can find your coverage.

- Visit any dentist for care, but save the most with a Delta Dental DPO dentist. DPO
 dentists accept reduced fees and won't charge you more than your expected share
 of the bill.
- Kids can use their full benefits immediately. Adults may have a waiting period for some services. Check your plan highlights for details or **the Health Care Exchange** (Marketplace) plans page for more information.

When you want a plan that will help cover your costs while offering you the freedom to see the dentist of your choice, choose a Delta Dental DPO plan.

This benefit information is only a summary and is not intended to replace or serve as the plan policy. Please <u>consult the plan policy</u> for a description of plan benefits, limitations and exclusions. In the event of any inconsistency between this document and the plan policy, the terms of the policy will prevail. View the complete benefits overview, limitations and exclusions, or call **888-857-0314**.

¹ Delta Dental Premier is the largest dentist network nationwide based on total unique dentists, as of September 2023, according to Zelis Network360.

² For adult benefits, you are responsible for all charges once your reach your plan maximum.

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Plan Highlights^{1, 2}

Deductibles and Maximums per	Pediatric Benefits (up to age 19)				Adult Benefits (age 19 and older)			
Calendar Year	DPO Dentist		Delta Dental Premier or Non-Delta Dental Dentist		DPO Dentist		Delta Dental Premier or Non-Delta Dental Dentist	
Deductible Per enrollee Family	\$40 NA		\$40 NA		\$50 \$150		\$50 \$150	
Deductible Waived for Diagnostic and Preventive Services	Yes		Yes		Yes		Yes	
Annual Maximum Maximum the plan will pay each year for services per person.	None		None		\$1,000		\$1,000	
Out-of-Pocket Maximum After this amount is reached, the plan pays 100% of the remaining covered services for that year. ³	\$425 for one pediatric enrollee \$850 for two or more pediatric enrollees		\$425 for one pediatric enrollee \$850 for two or more pediatric enrollees		None		None	
Covered Services	Delta Dental Pays	Enrollee Pays	Delta Dental Pays	Enrollee Pays	Delta Dental Pays	Enrollee Pays	Delta Dental Pays	Enrollee Pays
Diagnostic and Preventive Services	100%	0%	100%	0%	100%	0%	100%	0%
Basic Services	80%	20%	80%	20%	80%	20%	80%	20%
Major Services	50%	50%	50%	50%	50%	50%	50%	50%
Orthodontic Services Medically necessary (requires prior authorization)	50%	50%	50%	50%	Not a benefit		Not a benefit	
Waiting Periods Major Services	None		None		12 months		12 months	

¹ Reimbursement to dentists is based on contracted fees. Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Please refer to your plan Policy for complete limitations and exclusions for this plan.

² Coverage may not be available in all areas. If applicable, service areas are detailed in the limitations and exclusions.

³ The Out-of-Pocket Maximums for Delta Dental PPO or Delta Dental Premier dentists and for Non-Delta Dental dentists are separate. If only one Pediatric Enrollee is covered and switches among types of dentists during a Calendar Year, the total paid in Out-of-Pocket Maximums would not exceed \$750 each Calendar Year. If two or more Pediatric Enrollees are covered and Pediatric Enrollee(s) switch among types of dentists during a Calendar Year, the total paid in Out-of-Pocket Maximums would not exceed \$1,500 each Calendar Year.

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Bạn có đọc được tài liệu này không? Nếu không, chúng tôi sẽ cử một ai đó giúp bạn đọc. Bạn cũng có thể nhận được tài liệu này viết bằng ngôn ngữ của ban. Để nhân được trợ giúp miễn phí, vui lòng gọi 888-857-0337 TTY: 711). (Vietnamese)

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